

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

Re: Guy S. Smith

Case No.: 5-18-04806MJC

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

Creditor Name:	Selene Finance
Court Claim Number:	05
Last Four of Loan Number:	1270
Property Address if applicable:	10 Thomas Point

**PART 2: CURE AMOUNT**

**Total cure disbursement made by the trustee:**

a. Allowed prepetition arrearages:	\$76,826.92
b. Prepetition arrearages paid by the trustee:	\$76,826.92
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e. Allowed postpetition arrearage:	\$0.00
f. Postpetition arrearage paid by the trustee:	\$0.00
g. Total b, d, and f:	\$76,826.92

**PART 3: POSTPETITION MORTGAGE PAYMENT**

Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: February 21, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Guy S. Smith

Case No.: 5-18-04806MJC

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on February 21, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Philip W. Stock, Esquire  
706 Monoe St.  
Stroudsburg, PA 18360

**Served by First Class Mail**

Selene Finance, LP  
9990 Richmond Ave, Suite 400 South  
Attn: BK Dept  
Houston, TX 77042

Guy S. Smith  
10 Thomas Point  
E. Stroudsburg, PA 18301

I certify under penalty of perjury that the foregoing is true and correct.

Date: February 21, 2024

/s/ Donna Schott

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamdl3trustee.com](mailto:info@pamdl3trustee.com)

# Disbursements for Claim

Case: 18-04806 GUY S. SMITH

SELENE FINANCE, LP  
 ATTN: BANKRUPTCY DEPT  
 P.O. BOX 9046  
 COPPELL, TX 75019-

Sequence: 24  
 Modify:  
 Filed Date: 1/23/2019 12:00:00AM  
 Hold Code:

Acct No: 1270/PRE ARREARS/10 THOM

Amt Sched:	\$359,900.00	Debt:	\$76,826.92	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$76,826.92	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						Disb	Desctrp	

## 5200 SELENE FINANCE, LP

520-0	SELENE FINANCE, LP	11/15/2023	2031008	\$340.91	\$0.00	\$340.91	11/22/2023
520-0	SELENE FINANCE, LP	10/18/2023	2030068	\$870.16	\$0.00	\$870.16	11/06/2023
520-0	SELENE FINANCE, LP	09/19/2023	2029087	\$1,740.32	\$0.00	\$1,740.32	10/03/2023
520-0	SELENE FINANCE, LP	07/11/2023	2027080	\$870.16	\$0.00	\$870.16	08/02/2023
520-0	SELENE FINANCE, LP	06/13/2023	2026161	\$836.00	\$0.00	\$836.00	07/07/2023
520-0	SELENE FINANCE, LP	05/16/2023	2025225	\$836.00	\$0.00	\$836.00	05/26/2023
520-0	SELENE FINANCE, LP	04/18/2023	2024231	\$836.00	\$0.00	\$836.00	05/02/2023
520-0	SELENE FINANCE, LP	03/15/2023	2023185	\$836.00	\$0.00	\$836.00	03/30/2023
520-0	SELENE FINANCE, LP	02/15/2023	2022188	\$836.00	\$0.00	\$836.00	02/28/2023
520-0	SELENE FINANCE, LP	01/18/2023	2021190	\$836.00	\$0.00	\$836.00	02/07/2023
520-0	SELENE FINANCE, LP	11/16/2022	2019227	\$836.00	\$0.00	\$836.00	12/16/2022
520-0	SELENE FINANCE, LP	10/18/2022	2018208	\$881.85	\$0.00	\$881.85	10/28/2022
520-0	SELENE FINANCE, LP	09/13/2022	2017130	\$881.85	\$0.00	\$881.85	09/26/2022
520-0	SELENE FINANCE, LP	08/17/2022	2016128	\$881.85	\$0.00	\$881.85	09/02/2022

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	SELENE FINANCE, LP		07/13/2022	2015058	\$820.76	\$0.00	\$820.76	07/28/2022
520-0	SELENE FINANCE, LP		06/14/2022	2014085	\$820.72	\$0.00	\$820.72	07/18/2022
520-0	SELENE FINANCE, LP		05/17/2022	2013069	\$820.72	\$0.00	\$820.72	06/17/2022
520-0	SELENE FINANCE, LP		04/12/2022	2011969	\$820.72	\$0.00	\$820.72	04/28/2022
520-0	SELENE FINANCE, LP		03/16/2022	2010954	\$820.76	\$0.00	\$820.76	03/30/2022
520-0	NEW RESIDENTIAL MORTGAGE LLC		02/16/2022	2009802	\$820.72	\$0.00	\$820.72	02/28/2022
520-0	NEW RESIDENTIAL MORTGAGE LLC		01/19/2022	2008823	\$820.76	\$0.00	\$820.76	01/27/2022
520-0	NEW RESIDENTIAL MORTGAGE LLC		12/15/2021	2007814	\$820.76	\$0.00	\$820.76	12/22/2021
520-0	NEW RESIDENTIAL MORTGAGE LLC		11/16/2021	2006789	\$820.72	\$0.00	\$820.72	11/22/2021
520-0	NEW RESIDENTIAL MORTGAGE LLC		10/14/2021	2005760	\$844.99	\$0.00	\$844.99	10/20/2021
520-0	NEW RESIDENTIAL MORTGAGE LLC		09/14/2021	2004715	\$2,534.98	\$0.00	\$2,534.98	09/20/2021
520-0	NEW RESIDENTIAL MORTGAGE LLC		08/18/2021	2003708	\$844.99	\$0.00	\$844.99	08/25/2021
520-0	NEW RESIDENTIAL MORTGAGE LLC		06/16/2021	2001664	\$2,116.55	\$0.00	\$2,116.55	06/22/2021
520-0	NEW RESIDENTIAL MORTGAGE LLC		05/18/2021	2000651	\$818.03	\$0.00	\$818.03	05/28/2021
520-0	NEW RESIDENTIAL MORTGAGE LLC		04/15/2021	1229277	\$818.03	\$0.00	\$818.03	04/21/2021
520-0	NEW RESIDENTIAL MORTGAGE LLC		02/17/2021	1227244	\$818.03	\$0.00	\$818.03	02/24/2021
520-0	NEW RESIDENTIAL MORTGAGE LLC		11/03/2020	1223496	\$1,636.05	\$0.00	\$1,636.05	11/13/2020
520-0	NEW RESIDENTIAL MORTGAGE LLC		09/17/2020	1221672	\$809.04	\$0.00	\$809.04	09/25/2020
520-0	NEW RESIDENTIAL MORTGAGE LLC		08/12/2020	1220612	\$809.04	\$0.00	\$809.04	08/20/2020
520-0	NEW RESIDENTIAL MORTGAGE LLC		07/07/2020	1219573	\$809.04	\$0.00	\$809.04	07/17/2020

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	NEW RESIDENTIAL MORTGAGE LLC		06/02/2020	1218543	\$809.04	\$0.00	\$809.04	06/23/2020
520-0	NEW RESIDENTIAL MORTGAGE LLC		04/14/2020	1216541	\$2,511.57	\$0.00	\$2,511.57	04/22/2020
520-0	DITECH FINANCIAL LLC		12/12/2019	1210773	\$838.70	\$0.00	\$838.70	12/19/2019
520-0	DITECH FINANCIAL LLC		11/07/2019	1209461	\$838.70	\$0.00	\$838.70	11/13/2019
520-0	DITECH FINANCIAL LLC		09/26/2019	1207090	\$38,913.80	\$0.00	\$38,913.80	10/02/2019
520-0	DITECH FINANCIAL LLC		08/07/2019	1205679	\$350.60	\$0.00	\$350.60	08/13/2019
Sub-totals:						\$76,826.92	\$0.00	\$76,826.92
Grand Total:						\$76,826.92	\$0.00	